DRIVE-BY BPO

620 TUSKAWILLA POINT LANE

WINTER SPRINGS, FLORIDA 32708

52669 Loan Number

\$380,000 As-Is Value

by ClearCapital

Please Note: This report was completed with the following assumptions: Market Approach: Fair Market Price, Marketing Time: Typical. Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address 620 Tuskawilla Point Lane, Winter Springs, FLORIDA 32708 **Order ID** 8676358 Property ID 34058584

Inspection Date 03/29/2023

APN Loan Number 52669 24-21-30-501-0000-0360 County Seminole

Borrower Name Catamount Properties 2018 LLC

Tracking IDs

Order Tracking ID 03.29.23_BPO Tracking ID 1 03.29.23_BPO

Tracking ID 2 Tracking ID 3

General Conditions	
Owner	Bradley Robert
R. E. Taxes	\$3,800
Assessed Value	\$240,734
Zoning Classification	R-1A
Property Type	SFR
Occupancy	Occupied
Ownership Type	Fee Simple
Property Condition	Average
Estimated Exterior Repair Cost	\$4,000
Estimated Interior Repair Cost	\$0
Total Estimated Repair	\$4,000
НОА	No
Visible From Street	Visible
Road Type	Public

Condition Comments

Date of Report

Subject is in an average condition conforming to neighborhood with no adverse easements, economic/functional obsolescence, or repairs visible. Subject needs exterior painting and driveway repairs.

03/30/2023

Neighborhood & Market Da	ata	
Location Type	Suburban	Neighbor
Local Economy	Stable	Subject
Sales Prices in this Neighborhood	Low: \$300,000 High: \$450,000	shoppin freeway
Market for this type of property	Remained Stable for the past 6 months.	external
Normal Marketing Days	<90	noted. T noted no the subj the area

rhood Comments

conforms to neighborhood and is located nearby ng, schools, restaurants, parks, public transportation, and y access. No negative external influences, environmental ns, or zoning issues noted. In addition no atypical positive al influences, environmental concerns, or zoning attributes This includes no boarded up homes or major construction nearby. Using market data and properties comparable to pject it would appear that the overall market conditions in a directly surrounding the subject are stable. Employment conditions in this neighborh...

Client(s): Wedgewood Inc

Property ID: 34058584



52669 WINTER SPRINGS, FLORIDA 32708 Loan Number

\$380,000 As-Is Value

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Neighborhood Comments

Subject conforms to neighborhood and is located nearby shopping, schools, restaurants, parks, public transportation, and freeway access. No negative external influences, environmental concerns, or zoning issues noted. In addition no atypical positive external influences, environmental concerns, or zoning attributes noted. This includes no boarded up homes or major construction noted nearby. Using market data and properties comparable to the subject it would appear that the overall market conditions in the area directly surrounding the subject are stable. Employment conditions in this neighborhood are stable.

> Client(s): Wedgewood Inc Property ID: 34058584 Effective: 03/29/2023 Page: 2 of 17

WINTER SPRINGS, FLORIDA 32708

by ClearCapital

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	620 Tuskawilla Point Lane	3497 Premier Dr	3832 Sutters Mill Cir	4382 Weeping Willow Cir
City, State	Winter Springs, FLORIDA	Casselberry, FL	Casselberry, FL	Casselberry, FL
Zip Code	32708	32707	32707	32707
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		1.32 1	0.87 1	0.85 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$437,000	\$424,000	\$399,900
List Price \$		\$365,000	\$383,000	\$399,900
Original List Date		10/19/2022	12/29/2022	03/15/2023
DOM · Cumulative DOM	1	99 · 162	52 · 91	4 · 15
Age (# of years)	40	43	42	35
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,866	1,791	1,721	2,116
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2	4 · 2	4 · 2
Total Room #	7	6	7	7
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa			Pool - Yes	
Lot Size	0.21 acres	0.26 acres	0.48 acres	0.11 acres
Other	None	None	None	None

^{*} Listing 2 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

WINTER SPRINGS, FLORIDA 32708

52669 Loan Number **\$380,000**As-Is Value

by ClearCapital

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- This comp is most comparable to the subject property since it has closest square footage. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size. MLS Remarks: LOCATION, LOCATION, LOCATION! This property definitely has it! You'll love living in a conveniently located and quiet subdivision in Casselberry. Lovely 3 bedroom, 2 bath home is ready and waiting for you. Spacious lot with trees and area for outdoor enjoyment welcome you up to the front door. As you enter the home, you'll love all the natural lighting that greets you into the Family Room, through the large window. The layout is ideal as the entry into the family room splits to Primary Suite from the rest of the living areas for added privacy! Large Primary Suite. The other wing of the home has so much warmth and charm! You have a space that is the formal dining room, however, due to the layout of the kitchen and living room, you have plenty of space for a dining room table in that area, so the formal dining room can be utilized as an office, flex space, hobby room or whatever you can imagine. The possibilities are endless! The living room and kitchen with eat-in space create a perfect spot for all of your entertainment needs to host family and friend gatherings. Living Room has sliders leading to the screened-in patio. The property does not have an HOA so no restrictions on rental! Current tenant in place so start generating income on your investment from day 1!!!! Call today to schedule your private showing!
- Listing 2 This comp is inferior to the subject property since it has less square footage. Average condition home in the area of similar property, competing location and overall similar in style and condition and it has less GLA. MLS Remarks: Amazing Pool home located in the heart of Casselberry. Many recent upgrades include new architectural roof replacement in August 2022, the beautiful large pool was resurfaced and new tile on borderline in March 2021. New heavy duty wood privacy fence installed around the perimeter of the home in 2022. This 4 bedroom, 2 full bath home offers a nice layout with split plan, living room, dining room, kitchen, and family room with a beautiful wood burning fireplace. Stove, heater, and hot water heater are gas. It has a 2-car garage, storage shed, and a very large back yard with large lanai and screened in huge in ground pool great for relaxing and entertaining! Immediate occupancy. Terrific location close to all main highways and convenient to shopping, entertainment, banks, medical offices, and restaurants.
- Listing 3 This comp is superior to the subject property since it has more square footage. Move in condition home competing location and condition, similar to subject overall. Similar in condition. And it has more GLA. MLS Remarks: Well sought out neighborhood and area....due to shopping, schools and more near by location location location!!!. You don't often find homes as impeccably maintained and as ship-shape as this! this home has a lot of wonderful features from converted garage space to spacious porch fully covered and easy maintenance back yard. Tons of space for fire pit grilling in the summer and more. This location is the perfect neighborhood strolls and more. Great spacing for cooking and enjoying a movie or game with family with the open concept. Beautiful natural lighting in master bedroom and living room area. This home will not last long in a wonderful neighborhood like this, please come check out the 4/2 residential home out right away before it is too late.

Client(s): Wedgewood Inc

Property ID: 34058584

Effective: 03/29/2023 Page: 4 of 17

52669 Loan Number

\$380,000• As-Is Value

by ClearCapital

Recent Sales				
	Subject	Sold 1	Sold 2	Sold 3 *
Street Address	620 Tuskawilla Point Lane	1551 Sugarwood Cir	611 Tuskawilla Point Ln	301 Ringwood Cir
City, State	Winter Springs, FLORIDA	Winter Park, FL	Winter Springs, FL	Winter Springs, FL
Zip Code	32708	32792	32708	32708
Datasource	Tax Records	MLS	MLS	MLS
Miles to Subj.		0.92 1	0.05 1	0.41 1
Property Type	SFR	SFR	SFR	SFR
Original List Price \$		\$359,900	\$412,000	\$400,000
List Price \$		\$359,900	\$386,500	\$400,000
Sale Price \$		\$359,900	\$386,500	\$390,000
Type of Financing		Fha	Va	Cash
Date of Sale		12/12/2022	11/15/2022	02/10/2023
DOM · Cumulative DOM		35 · 181	35 · 83	3 · 21
Age (# of years)	40	40	40	39
Condition	Average	Average	Average	Average
Sales Type		Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	1 Story Ranch	1 Story Ranch	1 Story Ranch	1 Story Ranch
# Units	1	1	1	1
Living Sq. Feet	1,866	1,546	1,977	1,880
Bdrm · Bths · ½ Bths	3 · 2 · 1	3 · 2 · 1	3 · 2	3 · 2
Total Room #	7	7	6	6
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.				
Pool/Spa				
Lot Size	0.21 acres	0.27 acres	0.37 acres	0.24 acres
Other	None	None	None	None
Net Adjustment		+\$11,040	-\$9,921	-\$1,600
Adjusted Price		\$370,940	\$376,579	\$388,400

^{*} Sold 3 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

WINTER SPRINGS, FLORIDA 32708

52669 Loan Number **\$380,000**• As-Is Value

Recent Sales - Cont.

by ClearCapital

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1 GLA adj: \$16640, Lot adj: -\$600 and water front adj: -\$5000. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size. MLS Remarks: This 3 bedroom 2 1/2 bathroom two-story home has a brand new roof and double-paned windows. The screened porch looks over the pond and large shed. Big backyard, great for cookouts. The great room features a wood-burning fireplace and tile throughout the main floor. All 3 bedrooms are located upstairs. There is an office on the main floor.
- Sold 2 GLA adj: -\$5772, Lot adj: -\$1600, Concession adj: -\$7549 and Sale date adj: \$5000. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size. MLS Remarks: 3 bedroom, two bath, 2 car garage home in Tuskawilla on a 0.37 ACRE CUL DE SAC LOT! ROOF AUGUST 2022 WITH REBUILT CHIMNEY. New inside paint. The 2,739 total square feet as stated in the public records does not include the extended, additional back porch this second back porch is covered and screened, and it's 35' by 10'. So, actually the total square footage is 3,089 square feet. The home has 1977 square feet under air. HVAC system is 3 years old and has just been serviced with a 1 YEAR SERVICE WARRANTY in place! All the upgraded appliances are included. Updated electrical. Gas stove & Gas heat. Whole house crank system HURRICANE SHUTTERS. 8 by 16 bull shed in backyard to match home. Shallow well irrigation system with 6 zones. 25 year insulated garage door with re-bar for strength. Double Brazilian solid wood front doors. REPIPE IN 2002 with PEX piping. All appliances including the washer and dryer convey with the sale. There is natural gas in the community. Ring door bell system in place. Backyard is a tropical paradise with lush landscaping, stone fountain, and gas fire pit. The large back screened porch includes a Florida room for extra space! This home has a family room plus a living/dining room area and is a split bedroom plan. You will love the block construction with vinyl siding! The flooring is travertine stone tile and vinyl (laminate). Come see this lovely home in the heart of Tuskawilla! Great public schools, Loads of convenient shopping and restaurants, plus Central Winds Park and two local gyms. A great place to live and work! Shed conveys "as is".
- Sold 3 Half bath adj: \$1500 and Concession adj: -\$3100. Similar condition and location home, No damages noted, comparable to subject property, and has similar amenities, Similar in style, condition and size. MLS Remarks: Conveniently located off Eagle Blvd. and Tuskawilla Road in the heart of Winter Springs, this one-story home is full of possibilities! Elevated on a hill, on a great corner lot, this home offers a split-bedroom floorplan with 3 bedrooms, 2 bathrooms, a fabulous sunroom wrapped in tall windows, and a fenced-in backyard. The home was replumbed in 2019, along with a new hot water heater, and a NEW AC unit was installed in 2021! The front entrance opens to a spacious living room/dining room combo with vaulted ceilings. The kitchen offers eat-in space, and 2 pantry/storage closets, and a pass-through window to the dining room. Through the living space and the rear French doors, you'll find the star of this home: a glorious sunroom/family room (19x22) with natural wood plank-vaulted ceilings, a large storage closet, and windows that span 3 entire walls, just bursting with light! The sunroom was a brilliant addition, completed in 2006, was built to perfection with every permit pulled for quality construction. Make this space fit your needs....perfect for an office, 2nd family room, game room, gym, playroom, and so much more! A back door from the sunroom leads to the rear open patio and fenced-in backyard, perfect for your pets. The Main bedroom is on one side of the home, with a large (approx. 8.5' x 5') walk-in closet and en-suite bathroom with a spacious shower. At the opposite side of the home, you'll find 2 more bedrooms and a full bath, plus a linen closet. Through the kitchen is a designated laundry area, with built-in cabinets, and a screen door to the 2-car garage. This home is ONLY 1 mile away from Willa Spring Village...the shopping village that has it all! Brace yourselves for an opportunity to saunter over to Publix, Chick-fil-a, Starbucks, Hobby Lobby, Panera, Jersy's Mikes, HomeGoods, Crumbl Cookies, Outback Steakhouse...and so much more. Don't forget FRESH MARKET is around the corner and a Walmart Supercenter just a couple miles away!

Client(s): Wedgewood Inc

Property ID: 34058584

Effective: 03/29/2023 Page: 6 of 17

WINTER SPRINGS, FLORIDA 32708

52669 Loan Number

\$380,000• As-Is Value

by ClearCapital

Subject Sale	es & Listing His	tory					
Current Listing S	tatus	Not Currently Listed		Listing Histor	y Comments		
Listing Agency/F	irm			None noted			
Listing Agent Na	me						
Listing Agent Pho	one						
# of Removed Lis Months	stings in Previous 12	0					
# of Sales in Pre Months	vious 12	0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source

Marketing Strategy				
	As Is Price	Repaired Price		
Suggested List Price	\$399,000	\$403,000		
Sales Price	\$380,000	\$384,000		
30 Day Price	\$349,600			
Comments Regarding Pricing S	Comments Regarding Pricing Strategy			

Comments Regarding Pricing Strategy

Subjects value is based on current market Conditions and recent sales in area. Due to a lack of more similar recent comps in this market, it was necessary to exceed guidelines. Comps selected for this report are all settled properties within the subject market area. They are considered to be the best available at the time of inspection and good indicator of market value. Note that overall market conditions have been taken into account in arriving at final opinion of value. Current sales, under contract sales and active listings have been considered.

Client(s): Wedgewood Inc

Property ID: 34058584

by ClearCapital

620 TUSKAWILLA POINT LANE

WINTER SPRINGS, FLORIDA 32708

52669 Loan Number

\$380,000As-Is Value

Clear Capital Quality Assurance Comments Addendum

Reviewer's The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect **Notes** the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Client(s): Wedgewood Inc Property ID: 34058584 Effective: 03/29/2023 Page: 8 of 17

DRIVE-BY BPO

Subject Photos



Front



Address Verification



Side



Side



Street



Street

DRIVE-BY BPO

Subject Photos





Street Other by ClearCapital

Listing Photos





Front

3832 SUTTERS MILL CIR Casselberry, FL 32707

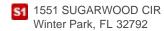


Front

4382 WEEPING WILLOW CIR Casselberry, FL 32707



Sales Photos





Front

611 TUSKAWILLA POINT LN Winter Springs, FL 32708



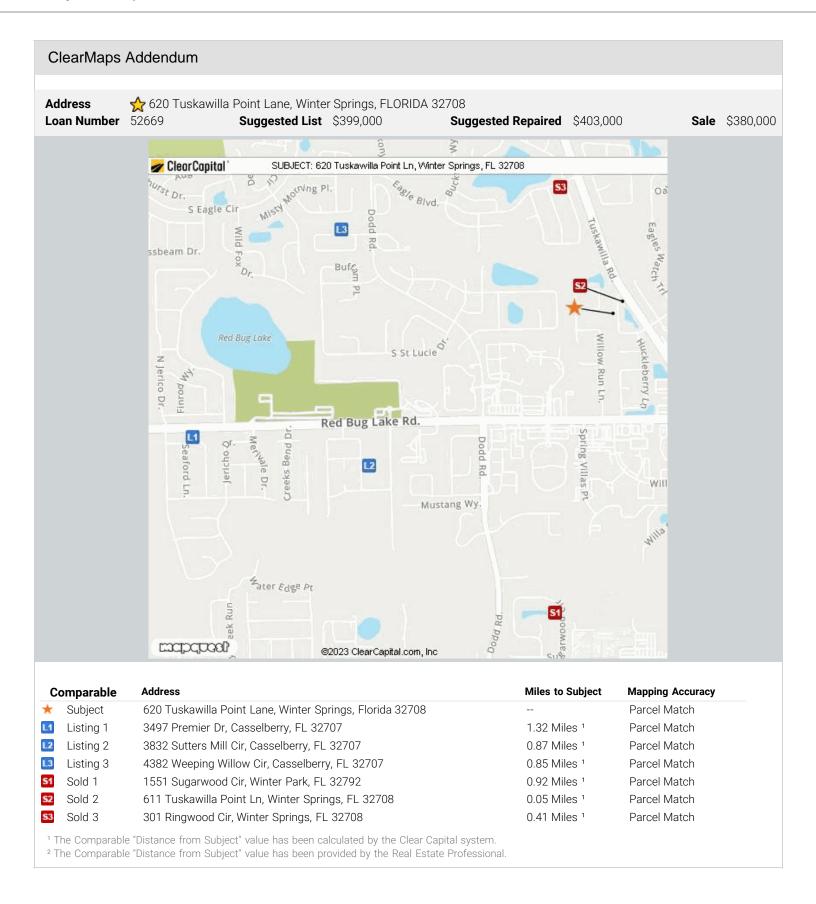
Front

301 RINGWOOD CIR Winter Springs, FL 32708



Front

by ClearCapital



WINTER SPRINGS, FLORIDA 32708 Loan N

52669 Loan Number

\$380,000• As-Is Value

Addendum: Report Purpose

by ClearCapital

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.) The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price A price at which the property would sell between a willing buyer and a willing seller neither being

compelled by undue pressure and both having reasonable knowledge of relevant facts.

Distressed Price A price at which the property would sell between a willing buyer and a seller acting under duress.

Marketing Time The amount of time the property is exposed to a pool of prospective buyers before going into contract.

The customer either specifies the number of days, requests a marketing time that is typical to the

subject's market area and/or requests an abbreviated marketing time.

Typical for Local Market The estimated time required to adequately expose the subject property to the market resulting in a

contract of sale.

Client(s): Wedgewood Inc

Property ID: 34058584

Page: 14 of 17

WINTER SPRINGS, FLORIDA 32708

52669 Loan Number

\$380,000 • As-Is Value

by ClearCapital

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

*** Please Note: This is a RUSH assignment. Do not accept if you cannot meet the current due date and time. Please reference the set terms and contact Clear Capital at 530.582.5011 if you require any changes. Thanks! ***

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

- 1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
- 2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
- 3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis. Standard Instructions:
- 1. Clear Capital Code Of Conduct Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
- 2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
- 3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
- 4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
- 5. Do not approach occupants or owners.
- 6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
- 7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
- 8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
- 9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot

Client(s): Wedgewood Inc

Property ID: 34058584

Effective: 03/29/2023 Page: 15 of 17

WINTER SPRINGS, FLORIDA 32708

52669 Loan Number

\$380,000• As-Is Value

Report Instructions - cont.

by ClearCapital

personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Client(s): Wedgewood Inc Property ID: 34058584 Effective: 03/29/2023 Page: 16 of 17



WINTER SPRINGS, FLORIDA 32708

52669 Loan Number **\$380,000**• As-Is Value

by ClearCapital

Broker Information

Broker Name Andrei Sagdeev Company/Brokerage Volke Real Estate, LLC

License No BK3365282 **Address** 20 N Orange Ave Orlando FL 32801

License Expiration 09/30/2024 License State FL

Phone 3054315071 **Email** volkerealestate@gmail.com

Broker Distance to Subject 9.97 miles **Date Signed** 03/30/2023

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This document is not an appraisal as defined by USPAP (Uniform Standards of Professional Appraisal Practice). It is not to be construed as an appraisal and may not be used as such for any purpose.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.

Client(s): Wedgewood Inc Property ID: 34058584 Effective: 03/29/2023 Page: 17 of 17